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CAUTIONS RESPECTING LIFE-ASSURANCE AND ANNUITIES.

WITHIN the last two months, the newspapers have announced the explosion of a mock company for fire and life assurance and annuities, and the disappearance of the guilty parties, after (in four years) defrauding individuals to the amount of £98,000 in the department of annuities alone, and probably an equal sum in the other branches of business. The distresses which must be thus occasioned—the worthy people, young and old, who must be reduced by the occurrence to instant poverty and dependence—it is painful to think upon. The Glasgow Argus newspaper furnishes some curious and instructive particulars regarding the history of the company. The Independent and West Middlesex Company, as it was called, was set up in 1836 by four individuals, one of whom had been a tallow-chandler, and was then a house-agent; another had been a footman, afterwards kept a petty furnishing shop, and, finally, having become bankrupt, was newly emancipated, in a state of utter destitution, from the Whitecross Street prison; the third was an attorney in very poor circumstances, who had been a bankrupt; and the fourth was an apothecary in a small line of business. These four persons, having probably been thrown together by their common necessities, took a set of chambers in Baker's Street, London, which they were barely able to furnish with a few chairs and tables. Prospectuses were issued, headed by a show of respectable names, and bearing that the company was constituted in terms of various acts of parliament. The terms for business were temptingly low, about two-thirds in general of what are required for safe transactions. In reality, the names, though identical with some of known respectability, belonged to persons of no character whatever. The only persons really concerned were the above four, together with a journeyman blacksmith and the porter of the establishment, who had been taken in as managing directors. These last two, and one of the four originators of the scheme, were the persons who signed all the life policies and annuity bonds! Possibly, a good deal of suspicion was entertained of the concern in London; but in the country, where by and bye they established numerous agencies, the real circumstances were less known, and there, accordingly, the low terms proved fatally tempting. They announced, as bankers, first Coutts and Co., who quickly ordered their names to be withdrawn; then the Bank of England, who also lost no time in closing their account. The Western Bank of Scotland, who were announced as their bankers in Scotland, were obliged to threaten legal proceedings before they could get their names expunged from the advertisements. Meanwhile, as dupes came in with their money, the four originators of the company began to live in splendid style, residing in fine houses, and keeping carriages and livery servants. A Glasgow newspaper had the manliness to expose the imposture, for which its proprietors were involved in very troublesome and expensive legal proceedings, ending, however, in a judgment in their favour. The publication of this case in other newspapers might have been of much benefit in putting the public on their guard; but we remember remarking with surprise that only one or two papers, unusually independent of advertising patronage, took the opportunity of doing this service to their readers. More recently, the Quarterly and Dublin Reviews have spoken openly of the suspicious nature of the terms held forth by this mock company; but the circulation of these works was obviously insufficient to impose caution so universally as could have been

wished. We did our best in this Journal (No. 413) to give a note of warning, by alluding to the company, and publishing a scale of terms as what we believed to be the lowest upon which life-assurance and annuity business could be safely transacted. We of course calculated that any one, comparing this scale with the scale of the mock company, would have seen that it was best to go to other offices. What effect this may have had, we cannot tell; but we suspect that it would not be much, and that the only expedient by which the public can be fully protected from such fraudulent practices, is to establish by legislative enactment a commission for licensing, or at least periodically inquiring into the affairs of, companies and societies for annuity and life-assurance transactions. It is vain to say that a fraudulent system will be quickly detected by the sagacity of the public, or through the agency of the press. There are vast numbers of simple people, always ready to be imposed upon by specious advertisements, and who are not reached by any newspaper exposures. The Poyais Bubble was fully exposed in the Quarterly Review nearly a year before the expedition was ready to sail; yet the expedition sailed away for all that—to certain destruction.

It is not always from fraudulent men that the public interests are endangered. The ancient and respectable class of the well-meaners—those who think they are right, but from ignorance and carelessness are wrong—these, too, contrive to do a vast amount of mischief. Some years ago, a number of persons who were anxious to set up an association for the mutual assurance of annuities upon survivorships, took measures for obtaining a set of rates for the conducting of their business. Through some oversight or over-sanguineness, or by allowing too much for some unimportant contingencies in favour of the society, a scale was made up far too favourable to those who should become burdens on the funds. Annuities of fifty pounds were promised, while only as much money was taken as would safely afford about one-third of that sum. The association was formed; it has continued for years, obtaining a vast deal of business, and gathering a vast amount of money. All seems prosperity in the mean time, because, the first entrants being young and healthy, the out-payments have as yet been nothing compared to those paid inward. But it is well known to men acute in calculation, that an amount of responsibilities is awaiting the funds which they will not be able to discharge, except in a small fractional part—that, in short, an immense number of persons who are now trusting solely to the good annuities promised to them by this concern, will in the long run, or perhaps at a time by no means distant, find themselves entirely disappointed, the early payments having been so great in proportion, that nothing, comparatively speaking, is left for those who are to come behind. Nor has the evil stopped here. The "great success" of the metropolitan institution—by which is meant the great sum of money received, without any regard to the far greater sum due, and which ought to be paid hereafter, but never will—has encouraged individuals in the provinces to form associations for the same objects, and upon exactly the same principles. Such associations have been formed at Exeter, Cork, Dublin, Glasgow, and other places, the model of the metropolitan establishment being in all cases professedly followed. Some of them have established agencies in other places, and all the usual means have been resorted to, to obtain what is called "business"—that is, to prevail upon other individuals to join in the hazards of those already involved. Several thousands of individuals have thus been induced to depend, for the main subsistence of surviving wives, children, and

other relatives, upon institutions which are sure to prove wanting. A trifling sum by way of entry-money, and a still more trifling annual payment during their own lives, place their minds at ease about the future comfort of the relatives most endeared to them. "If Jane survives me," says a worthy husband, "she will have fifty pounds a-year from the annuity association. She will be quite well enough off for the widow of a man of my quality." The good honest man goes on depending upon this prospect, instead of taking any more certain means of providing for his widow. Similar calculations are made respecting children, unmarried sisters, dependent cousins, and others. No other step is taken for the succour of those individuals, who, on their part, probably intermit exertions which they would otherwise have continued to make in their own behalf, depending absolutely on this cheap and easy provision. But disappointment as certainly awaits all these people as death itself. For a time, those who become burdens on the association will be paid the full promised sum, and a vast drainage upon the funds will thus be established. At length, it will be perceived that the remaining funds are quite inadequate to discharge all the impending obligations at any thing like the same rate. It will be found that not more than fifteen pounds a-year should ever have been promised; and that, from so many persons having got fifty for so many years, there will not be above seven or eight, if so much, for those who are to come after. The existing annuitants will consequently be reduced to this trifle; in other words, the stay and prop on which their late husbands and other friends calculated for their permanent support, will be all but entirely taken away from them, leaving them, probably in their old age, a prey to extreme indigence. In many other instances, where the insuring relative is not yet deceased, the expecting annuitant will find his or her prospects from this quarter blighted, at a time when it is far too late to think of making other provision. So much misery may result from a few little mistakes in calculation!

It may be said, why have not these mistakes been long ago discovered and rectified? They have been discovered, but unfortunately not by the parties concerned. And here we must advert to a few points in human nature which have a special importance in this case. Great doctors, in arithmetic as in medicine, do not like to acknowledge themselves in the wrong. Self-esteem and a regard for reputation alike forbid such a concession. David Hume said, that there were few men who, rather than submit to any serious hurt to themselves, would not be content that the whole empire of China should be submerged, to the destruction of all its inhabitants. In like manner, a very passable sort of man of the world might rather allow a considerable number of his fellow-creatures to go on endangering some of their most important interests, than take a step which was to prove seriously detrimental to himself, although only just. There are also some people who, having once given an opinion, will persist in it from a kind of infatuation, when every rational mind in their neighbourhood has long ceased to consider the point as one of any dubiety. For example, there was lately living a physician who continued to maintain, as he had done forty years before, that there was no virtue in vaccination. The managers who see how the funds stand, might be supposed to have a shrewd guess that all is not right; but they also have some powerful feelings interested. A man long connected with an institution comes at length to regard it with a kind of veneration, and to deem it all but infallible. Who would patiently hear

his own regiment talked lightly of! What professor would willingly think his university a collection of paralytic old women! The thing whose interests he has been seeking to promote for years, with which he is himself identified, whose very office-furniture has become a part, as it were, of his being—to imagine there can be any thing about it in the least liable to challenge, is more than he can bear. Men who would start with horror at the idea of any of the sins in the decalogue and statute-book, will thus persevere for a lifetime in courses infinitely more mischievous, if there be only such an obscurity as to causes and effects as, by confounding popular discernment, protects their reputation. In the case in point, there is an authority to sanction the procedure. Men countenance each other in reposing upon it. No one feels any particular responsibility. The evils which are to follow are probably distant, and perhaps there is some considerable hope placed in the chapter of accidents. Even the gentlemen who allow their names to appear in the advertisements as directors, being in the first place assured by managers that all is right, are found very loath to open their minds to the idea that there is any thing wrong. They quietly enjoy what they believe to be an honour, while, practically, they are serving as mere decoy-ducks to induce unfortunate persons of inferior fortune to themselves to enter a trap which is to involve their wives and children in misery.

But then, say our readers, some persons have detected the fallacious principles of these associations; and, such being the case, how comes it that they are allowed to go on! The fallacy has been detected. It might be detected by any one tolerably conversant with the principles of life-assurance and annuity endowment. It has been exposed by several persons of authority, and in several publications. But on all occasions, the greatest disinclination has been shown, by the parties chiefly concerned, to listen to any remonstrance. The policy usually followed by these gentlemen is to go hardily on, if possible, and attribute all the exposures to unworthy motives. In some cases, a few more than usually sturdy members have succeeded in calling a reckoning, and getting the affairs submitted to competent judgment. Yet, even in these cases, the greatest repugnance has been shown to act in the spirit of the judgment given. One association, which had been actually paying L.50 annuities, was recommended to sink to L.15, but the directors persist in giving L.20. Another institution, which originally promised L.50 annuities, was, after carrying on some years, warned by the best authorities that the contributions were inadequate to afford L.20; but the directors continue to hold out L.25. A third has set out promising annuities of L.20 as the minimum, while it is absolutely certain that the rates of contribution cannot afford three-fourths of that amount. In fact, there never was, perhaps, a more lively illustration of the power of error to generate error; and it will probably be fifty years, and thousands upon thousands will have been ruined, ere the consequences of the one small primary mistake will be at an end.

In making these remarks, we act, as usual, under the sole motive which any rational person in our situation could have for writing on the subject—that of

employing an organ of unprecedented power for the benefit of that public on whose sense of its honesty, discernment, and well meaning towards its readers, it may be said to depend for support. Assured that the public, after nine years' experience, must be pretty sensible that this motive alone can sway us, we are prepared to treat with silent scorn every effort which may be made by interested parties to insinuate other causes for our speaking. We conclude by pressing upon every man who has a family to provide for, and who does not possess much free property, the duty of spending a portion of his income in life-assurance or annuity endowment; but we must also entreat that, for the sake of those he wishes to succour, he will look well to the soundness of the "offices" with which he disposes his money.

"PATCHWORK."

THIS is the appropriate name of a new work by Captain Basil Hall,* consisting of matches of recollection of all kinds of things, but particularly of foreign travel and adventure—all hit off in that fluent, conversational style, which has made his previous writings so popular, and in which he has certainly no superior amongst living writers. Several chapters relate to his first visits to the Alps upwards of twenty years ago; and in these it is surprising how, by virtue of the fresh and cheerful tone of the author, we are induced to follow, not only with patience but with pleasure, through scenes with which we thought we had long ago been made even too familiar. Some voyages about the south of Italy and in Sicily, performed in 1834, occupy another considerable portion of the work. An extensive general acquaintance with physical science enables the captain to give a solid value to some of his patches, particularly where he describes the glaciers of Switzerland and the eruptions of Vesuvius. There is also a goodly sprinkling of useful practical observation and just thinking and feeling throughout even the most gossipy of his narrations.

Captain Hall had the fortune to be at Naples while a considerable eruption of the neighbouring mountain was in progress. With the celebrated guide Salvatore, he had the hardihood, at that dangerous crisis, to ascend to the cone around the crater. "Setting the heat of the sun," says he, "as well as that of the volcano at defiance, I resolved to have good daylight for the work, and therefore started at four in the morning. This enabled me to manage the ascent in cool weather; and as I took up a tea-kettle and other requisites for breakfast, and found a snug nook, under a projecting point of the lava of the great eruption of 1822, I made a most satisfactory meal. When starting from Resina, I suggested to Salvatore that we might as well carry some charcoal with us to make a fire for boiling the water; and though he is the best bred person imaginable, from having kept company with the choicest spirits of Europe, he could not help smiling for a moment at my ignorance of volcanic habits.

"No, no! sir," cried he, "there is no want of fire among those lava streams which have been running lately. We have only to look about for a crevice in some of the eruptions of last week, and your kettle will be set a-boiling in a moment."

In effect, I found that, in the very lava current, the surface of which was so cool that we made it our breakfast-table, without even our pat of butter being melted, we found not merely heat enough in a chink to boil water, but by removing a loose stone or two, could gain a peep of the red-hot rock, still glowing in the interior. Let people think of this, who, in consequence of the coolness of the exterior crust of the globe, distrust the assertions of the geologists about the probable existence of internal fires. It may also be useful to recollect that we can place our hand, without discomfort, on the outside of a burning fiery furnace, of only a single brick in thickness. The actual presence of such facts on a great scale, on the summit of such a volcano in eruption, immediately sets the mind thinking and speculating; whereas when we meet with the same things in the ordinary kitchen-garden walk of life, they fail to make any profitable impression. This is fortunate enough, for if small matters were to be always making us reflect in the same way that great ones do, we should have no time left for any thing but speculation.

After breakfast we set out to make the complete circuit of the outer cone, within which lay the great volcanic vent, then in very fierce commotion. We now went close to the spot whence the lava issued from the mountain's side, in the manner of a gigantic spring, apparently coming from below, and bubbling as it made its way out, began to flow down a pretty steep surface, like a river of fire, as indeed it was. I took notice, that from the first moment of its leaving the opening in the ground, the surface began to excoarce, that is, to acquire a skin or crust, which as the stream advanced became thicker and blacker, till, at the extremity of the current, it formed a hard, rough hide, not unlike that of a rhinoceros, only less regular, for it was broken into innumerable angular pieces of all shapes and sizes, which, as the mass of lava rolled forward, were tumbled, with a loud crackling noise, confusedly one over another.

I measured the velocity of the stream near the opening, and found it to advance about one foot in two seconds—which is about the third of a mile in an

hour. Then it was quite liquid, and very like the melted iron or copper of a foundry. We thrust our staves into it with great ease, and even forked out lumps, on which we placed coins, and having thrust these into the soft mass with the end of a stick, they remained imbedded in the lava when it cooled. At the extreme end of the current, where the ground was less steep, the motion became very slow, being about a yard in six minutes, or ten yards in an hour, which is two hundred and forty yards in a day. Calculating at this rate of advance, I imagined it might take a day and a half, or a couple of days, before the stream of lava reached the edge of the great cone and poured itself over, so as to become visible at Naples. But in the interval a fresh accession of matter had taken place, either from more melted lava having been discharged from the orifice, or from the junction of a new stream, for in less than one day we had the satisfaction of witnessing a splendid fiery cascade more than a hundred yards in width, tumbling over the crest of the mountain.

In the circuit which Salvatore and I made of the top of the volcano, we had an opportunity of witnessing the various effects of the eruption then going on. The ground was almost constantly in a state of tremor, deep-seated roarings were heard from time to time, enormous jets of red-hot stones projected far into the air every four or five minutes, vast masses of dense smoke issued from the crater, and finally, as I have mentioned, the mountain in its terrific throes gave birth to a river of lava.

To see all these things to any good purpose, it was necessary to go pretty close—much closer than I at all liked, or than I should have ventured under any other guidance than that of old Salvatore, who accompanied Sir William Hamilton on his visit to Vesuvius during the celebrated eruption of 1784, exactly fifty years before! The wind, according to his account, appeared to exert a much greater influence on the jets of stones than I should have imagined possible. At one time, we came to a district over which a shower had been scattered a quarter of an hour before we passed, as the guide had pointed out from an intermediate ridge which we had to cross. I rather objected, therefore, to a route which was to take us across a spot so recently within the range of these red-hot volcanic shot.

"Oh! never fear," said the veteran, glancing his eye towards the adjacent huge chimney, then belching forth flames, smoke, and stones, with more than usual violence; "don't you see the wind has shifted, and is now blowing towards the crater?"

For all this, I could observe the old gentleman's eye fixed rather anxiously to leeward, and several times he attempted new paths, leading us farther off, but there appeared no other feasible way, and so we took our chance. Neither did I altogether relish the taste with which he entertained me with stories of the risks he had run, and of the accidents which had happened to persons who had accompanied him on former occasions. It is true, he always made it appear that the only danger arose from neglecting his advice, and that if I would but attend to what he said, we should get safe round the hill. This was all very well; but once or twice, when the stones were whizzing about not far from us, the possibility of the guide himself being knocked down crossed my imagination—and then what a scrape I should have been in with only a little ragazzo, as ignorant of this critical navigation as myself! *

We now came to a very wild and strange-looking region of the mountain, where all trace of path was lost, and where apparently there was no gorge through which we could find our way. It would seem that some cracking of the strata, or stream of lava, during the eruptions of the last ten or twelve days, had entirely changed the character of the ground, and effaced all the old landmarks by which the guide had formerly been directed. The suffocating smell of sulphur, and a painful degree of heat in the rocks under foot, inclined Salvatore to apprehend that we were close upon the spot where lava had either recently broken out, or was shortly to break out, and which way to take he really felt at a loss. This was a pleasant prospect truly, with a declining sun, and the mountain manifestly getting more and more angry every minute! I never felt less in love with scientific research in my life, or more disposed to obey, with the utmost docility, the orders of any leader.

"I see a road," said the guide, "but it is a dangerous one, for the rocks, as you may hear, are detaching themselves at every instant from the edges of the precipices."

As he spoke these words, a huge mass of ancient lava broke away from the cliff above us, and fell thundering into the midst of the party. Salvatore, who was before me, leaped forward, and I, following instinctively, sprang hap-hazard among the rugged strata, to avoid the fate which would have attended a moment's delay. The lad who was behind us, whose terror I dare say was not greater than ours, but whose presence of mind was less, cast from him my camera lucida and a little basket he was carrying on his head, and leaped right downwards into a crevice in the rock, and thus escaped as by a miracle being crushed like an egg-shell. We thought he was gone; and, indeed, had he performed the same feat a very little farther on, he might have escaped the falling rock, from its being larger than the crack was wide, but he must have been roasted alive by the red-hot pit! As it was, we had enough to do to extricate him from his

* It has occurred to us that we might do worse than here repeat the scales we formerly gave as the lowest upon which life-assurance and annuity endowment can be safely transacted, while the interest of money is in this country what it has been for the last few years (having the present unusually high rate out of the question). Our scale for life-assurance is the lowest we know to be adopted in any respectable office, whether proprietary or mutual. It is so very low, that, but for the peculiarity of reserving the surplusage or "profits" for long lives, and a very economical style of management, it would scarcely be safe:—

Annual premium to assure L.100 at death.

Age 35	30	35	40	45	50
L.1 10 9	L.2 1 6	L.2 6 10	L.2 14 9	L.3 5 9	L.4 1 7

To make the point clear to our readers, we add the somewhat higher scale of the *Economic*, a London mixed proprietary company, established in 1823, with rates considerably lower than is customary, but which, nevertheless, was able in 1833 to give a bonus amounting to L.16 per cent. upon the premiums paid:—

Annual premium to assure L.100 at death.

Age 35	30	35	40	45	50
L.1 19 6	L.2 4 3	L.2 10 11	L.2 19 9	L.3 11 9	L.4 8 0

In both of these cases, the rates are just about what is absolutely necessary to assure life in this country, with money at its ordinary rate of interest. In the event of a considerable sinking of interest, or of a run of unlucky transactions, either in mortality or in losses of lost money, there might be a difficulty in answering all demands. We therefore do not deem such rates preferable to those which, being struck a little higher, provide against all contingencies. Low rates ought not, indeed, to be the first consideration with proposing insurers. The age of the "office," its funds, its bonuses, and its reputation for prudent management, are far more important points. It might become a profession to give information and advice on such matters, for the guidance of the ignorant public; and we are glad to see such a profession commenced by at least one individual in our own city. For annuities, we take the scale of those offered by the government, interest of money being considered as at four per cent. There are, of course, some who, looking for greater interest from money, are disposed, not unconsciously, to hold out lower terms; but what is gained in increased interest is usually lost in inferior security, so that a certain danger must exist where a lower scale than the following is assumed:—

Annuitant for L.100 deposited with government.

Age next birth-day	Male	Female
25	L.5 4 7	L.4 17 0
30	5 8 0	5 0 7
35	5 13 0	5 5 0
40	6 0 1	5 10 1
45	6 9 7	5 16 10
50	7 3 10	6 6 4
55	8 1 8	7 0 0
60	9 4 11	7 10 1

prison; and having picked up the basket and the instrument, made the best of our way out of such a perilous neighbourhood.

A little farther on we completed our long circuit of the cone, and came again to the fountain-head, or orifice of the stream of lava, which I have already spoken of, near to which Salvatore pointed out a small extinct crater, into which a few years before, he told us, a French gentleman had flung himself headlong! It appears that he announced his intention to his friends, several of whom accompanied him to the spot, scarcely believing, we may suppose, that any one would carry such a threat into execution; but all the party, it is said, shed the proper allowance of tears on losing sight of their companion in the abyss.

Of the power of our author to give a pleasant and fanciful turn to the most commonplace incidents, take the following account of his arrival at St Gervais, on the first evening of a fatiguing excursion to the *Col de Bonhomme*, a well-known member of the Alpine range:—"At length, when almost entirely exhausted with vexation and fatigue, we found ourselves by the side of a roaring stream, coursing down the centre of a narrow valley, which after a few windings opened into a wide avenue, or what in the darkness seemed to be one. At the farther end, under the deep shadow of the mountain, there appeared to us to lie a grand castle, and a near approach did not belie the first impression. The guide had no sooner touched the door than it flew open, and two fair damsels walked out to receive us, each holding a lighted taper in her hand. Both were so becomingly, even elegantly dressed, that we felt quite at a loss whether to consider them as attendants, or as the mistresses of the mansion. What followed only increased the mystery, for as we passed through the lobby, a still more gaily attired and noble-looking dame stepped forward to conduct us, as she said, to the banquet, which was all ready, and the company waiting only for us! As she spoke these words, she ushered us into a hall, so splendidly lighted, that the transition from total darkness, in which we had been travelling for some hours, at first quite dazzled our eyes. When we could look round, we beheld a company of thirty or forty persons at a supper-table, at which seats had been reserved for us; the whole scene having as magical an appearance as any thing in the Arabian Nights' Entertainments! While lost in astonishment at what all this might mean, we gladly availed ourselves of these unlooked-for and wonderful preparations, and readily joined the feast set before us, with a zest sharpened by the previous fatigue and despair.

When I had time to look about me, I discovered that I was seated near a French lady, with four pretty daughters, one of whom looked so archly and inquisitively, and seemed so ready to talk, that I ventured to commence an acquaintance without any introduction. She caught at the opportunity with the ready vivacity of her country, and as there happened to be a vacant place next me, which I made a slight telegraphic signal for her to occupy, she presently took possession of it. In this merry coterie were soon forgotten all the toils and troubles of the weary journey.

My fair coquette, who was infinitely amused at our having mistaken an inn, Don Quixote fashion, for an enchanted castle, after quizzing our ignorance most unmercifully, set about explaining that the feast before us was not enchanted at all, but merely the table-d'hôte supper of the celebrated watering-place of St Gervais—that our magnificent reception, and all the preparations which had surprised us so much, arose simply from the frequency of visitors like ourselves arriving at all hours—that the stately lady who received us in the hall was the worthy mistress of the hotel, who, on hearing the bell, had courteously left the head of the table to welcome us—and, finally, that the two damsels, or fair virgins of the tapers, who met us at the door, were no other than those distinguished personages called housemaids, in charge of the sleeping apartments, who came to reconnoitre the numbers of the new party, in order to know how many beds would be required;—and so on with all the rest of the scene!

The illusion was gone, but the substance remained, and I made my ground so firmly with the ladies, that, on their quitting the great hall, they said, that as my lodging lay near their house, which stood at the distance of only one hundred and fifty yards, I might just as well take advantage of the light of their lantern across the green. Being nothing loath, I gave one arm to the mother, my pretty little flirt took the other, and away we set, laughing and talking as cheerily and confidentially as if we had known one another for the last half-a-dozen years!"

With such little snatches of humorous story-telling before us, we can well imagine what it is which makes our author the so-much-valued man at a dinner-party or in the club-rooms. At Leghorn, in returning from a visit to Smollett's tomb, he introduces the following most amusing illustration of the system of monopoly and restriction:—"As we were strolling home, we fell in with an English gentleman, who carried us to his country seat, and gave us tea in a cool alcove, such as one reads about, but seldom sees. I was speaking in great praise of the recent enactments which made Leghorn a free port, and expressing no doubt that all the other commercial arrangements of so liberal a government were of the same character.

"Not exactly so," he remarked rather drily, smiling at the same time, "for they appropriate to themselves

the exclusive sale of salt and tobacco; no monopoly can be more rigid."

"There is nothing very new in that," I said; "it belongs to Spain and Germany, and, for that matter, in part to England, for we will not allow tobacco to be grown in the country."

"Oh, no!" he replied, "I did not say there was anything new. I merely smiled when I thought of the rigorous manner in which the monopoly is enforced here, and of the absurd results to which such severity leads. For example, not only are the ordinary steps taken to prevent the intrusion of competitors in the open market, but such is the dread of a rival manufacture, it is actually against law to draw a bucket of water from the sea! So that when my children were once directed to be washed in salt water, I was obliged to apply for a regular permission from the Custom-house, before my servant would venture to bring a couple of gallons from the shore!"

One summer day (he continued), when my sons were bathing on a shallow part of the coast, they were surprised to observe a thin but extensive coating of salt on the surface of the sand, caused no doubt by the sun's rays having evaporated the water. The boys wondered that so valuable an article as they had been taught to consider salt, should be left on the beach to melt in the rain, or to be washed back again into the surf. Thinking no evil, of course, they collected a towelful and brought it to me, who was as much surprised as the lads. But while we were standing round this newly-discovered treasure, and speculating on the strange fact of its being allowed to run to waste, one of the Italian servants who happened to be passing, saw the contents of the towel. Turning as white as the salt itself, he exclaimed, "In the name of the Virgin, how could you be so imprudent as to pick up salt from the sea-shore! Don't you know that you are subject to a heavy fine for infringing the laws of the country! Even now," continued the greatly alarmed domestic, "it is my duty to give information to government, otherwise, if it becomes known, I shall be punished."

"What is to be done, then?" we called out, all laughing so outrageously as almost to drive the servant into the virtuous act of giving information.

"The best thing to be done," observed the sagacious Italian, looking timidly about him, "as nobody knows any thing about the matter but ourselves, is to bury the salt forthwith!"

So off we all set to the garden, dug a hole, and consigned the dangerous property to the earth. As we were thus employed, one of the boys, who felt rather provoked and humiliated at this method of disposing of a good article which seemed to his home-bred fancy so fairly the property of any one who should take the trouble to pick it up, said, "It is too bad that I should be prevented from picking up a few handfuls of salt from the shore, when I saw three or four fat friars filling their pouches with it from the same spot."

"Ay, ay," cried the old servant, "that is true enough; but where in Tuscany, do you suppose, is there a custom-house officer who would dare to make a *visita* to the pocket of a priest?"

Captain Hall gives some interesting details respecting the erection of chapels for Protestant worship in Naples, Nice, Genoa, and other places, which since 1815 have become the residence of a considerable number of English families. The establishment of an English chapel at Rome has been attended with great difficulties, but is now completely accomplished. The congregation, about a year ago, was 700. One of the troubles experienced by this body of worshippers was of a ludicrous nature; it occurred shortly after the accession of Pope Leo XII. It must first, however, be understood that the chapel consisted of what had lately been a large granary near the Porta del Popolo, and that it had a large apartment beneath:—"One Saturday evening, the custode or keeper of the English chapel came to announce to Mr Burgess, with great dismay, that the portion of the building just beneath the chapel had been hired for a show of wild beasts, and that already the pictures were suspended upon the outer walls, and the next day, Sunday, the chapel staircase leading to the apartment was to be used for the access to the menagerie. The truth was ascertained, and measures were immediately taken to get this scandal stopped, at least for the Sunday; but the 'Pidcock' of Rome alleged that he had got the governor's permission, had been all the week fitting up the room at a great expense, and he refused to move. By dint of persuasion, the exhibition was suspended for the Sunday, the pictures remaining unrolled on the walls, and the clergyman being allowed to proceed, with no other interruption than the occasional roaring of the 'royal beast' below.

The placard announcing that *as gran Leone* was to be seen "fuori della Porta del Popolo" was immediately torn down by the police, as offering too great a temptation to the Roman people, who delight in a bit of satire at the authorities, to pasquinade the real Leone XII., the reigning pontiff.

The committee assembled on the following day, and applied to the governor of Rome and the secretary of state; but it was not until the committee had consented to pay 150 scudi for a recompense to the man of beasts for his loss, that he was transferred over the way to a little less objectionable position. The government authorities said they were not aware that the room was so near the English congregation when

they gave permission; but surely they ought not to have recompensed the proprietor at the expense of the English, in consequence of their own mistake. In about a fortnight, the 'gran Leone' died, and the proprietor gravely applied to the chaplain on Sunday morning, just before church, to request that the sum of half a scudo a-head might be collected from the English congregation that day to recompense him for his loss! The ground he took was, that the lion had died on account of being so long shut up during his litigation with the heretical committee! The chaplain expressed his wonder how the proprietor could ask such a thing, after having so insulted a congregation of worshippers; upon which he became very irate, and said that he now saw the egregious error into which the English had been led. They had taken him, it would seem, for a common showman ('meneur d'ours,' or bear-leader), with a drum and trumpet at the door, and a man to bawl out, 'Walk up! walk up!' whereas he was 'purveyor of wild beasts to the Emperor of all the Russias,' 'fournisseur de l'Empereur,' and never had a man at his door to say so much as 'C'est ici!'"

MR AND MRS HALL'S IRELAND.*

THE third number of this work is as beautifully and even more liberally illustrated than the first and second; and the interest of its letter-press, half topography half anecdote, continues unabated: the subject is still the county of Cork. In connexion with Rosscrea Abbey, Mrs Hall introduces the following pleasing *nouvellette*:—

"We never saw a ruin so full of graves as Kilerrea. Choir, cloister, aisles—every part is crowded. There are some other tombs worthy of notice within this extensive ruin, where we have lingered long, and must remain a little longer to note an old and remarkably handsome woman, who was praying, very devoutly, in a small dilapidated chapel at the right hand, near the entrance. There was something so meek, so humble, and, withal, so earnest in her face, upturned as it was to the heavens, while the rosary trembled in her fingers, that we asked the guide who she was.

"A poor *thravelor*, God help her, and nothing else," was the reply. At the instant it began to rain, and one of us was glad to take shelter in the guide's cottage, while the other proceeded to inspect the ruins of the castle.

We have been in many Irish cabins, yet perhaps never in one so neat or so well ordered, as the little one that crouches by the entrance-gate to Kilerrea. The earthen floor was clean, the deal table white, and a pretty kitten was lapping milk upon it, who looked both sleek and happy; there was a half-partition opposite the door, where the bed was placed; two coops filled with speckled chickens, a dresser heavily laden with crockery, two chairs and a stool, completing the furniture of the room, in which there was barely space to turn round. We almost wished to have been benighted in such a cottage; to have sat with the guide by the blazing faggot, and heard the tales—all the tales she could tell of the old abbey in its glory. She wanted us very much to have some milk, or an egg—she knew it was fresh, and she could either roast it in the embers or boil it in a minute. She had a cake of griddle bread—there it was—if she hadn't made too free, would we have a bit of that! Having offered us every thing in her cabin, we at last prevailed upon her to sit down. She forthwith pulled out her knitting, and we inquired what she knew of the woman we had seen in the abbey.

"Ah, thin," she said, "my heart aches for that poor *riddy* woman, though I never set eyes on her till four or five days ago, when she came here one morning faint and fasting, to finish a *round* she'd undertaken."

"Going from abbey to abbey to pray for remission of her sins?" "Not her own sins," she replied; "but, poor thing, here she is coming in out of the rain; she laves me to-morrow."

"Does she lodge with you?" "We give her the length and breadth of herself at night, on a lock of straw under the table; and sure neither me nor mine will ever miss the bit or the sup the Lord allows us to have for such as her? Oh, what lessons of loving-kindness are to be learned in Irish cottages; hospitality without display, and that true generosity which takes from its own necessities to relieve the necessities of others!"

We at once observed that the woman was superior to the generality of her class. She was neatly clad; her cap was white as snow, and a broad black ribbon fastened round it, indicated an attempt at mourning. We had asked her how she intended to return, and her simple answer was, "The Lord will raise me up friends to help me on the way; sure, hasn't He helped me homewards already?" she added, as she looked on the silver we had given her—praise be to His holy name, that cares for the widow and the fatherless!"

"You've had a busy time of it lately," we said, as she entered the small cabin, and with a meek curtsy took the seat we insisted on her taking—a very busy time of it lately?"

"I have, praise be to Him who gave me the strength to get over it, a very busy time! It's a long journey from Kenmare to Kilerrea—a wearisome journey; and a wonderful thing to be climbing the mountains. It's a fine thing too, my lady, for somehow one feels

* How and Parsons, London; and W. Curry Jun. and Co., Dublin.

nearer the Almighty. I thought the life would leave me before I got over the 'Priest's Leap'; that is a wonderful mountain intirely—I don't suppose there's many higher than that in the world.

'And why did you undertake such a journey? You seem old.'

'I am old, my lady—threescore and eight years at the least—but God fits the back to the burden, and the limbs to the mountain steep. I wouldn't, for all that, have took it, only for a reason I had. You see, ma'am, since you've been so good as to ask—you see, after the will of the Lord had taken from me my husband (the heavens be his bed) and my poor boys, He left me one little girl, a delicate, gentle creature; and though she was my own child, I may say a hand-somer or a better girl never brought the sunshine to a lone widow's cabin. Oh, but her goodness was past telling. When I closed my eyes, as if asleep, I was sure to hear her voice praying for me; when I opened them in the morning, she was there beaming blessings on me. She was so handy!—such a fine scholar too! The brightest girl, the schoolmaster said, that ever stood at his knee. Well, ma'am dear, every true crown has its cross. My little girl's love was sought by many, but won by a young man respected by no one, though chose by her. 'Alley,' says I, 'if you marry Laurence Daly, you'll break my heart.' 'Mother,' she says, throwing her arms, white as a wreath of snow, about me, 'mother,' she says, 'I'll never do that.' My mind was as light as a feather at first, for I knew she'd keep her word. But oh, my grief! to see her wastin', and wastin', dying in the sight of my eyes—to see that, almost took the life from me. She made no complaint, but fell away like the blossom off the bough of a summer tree, and I could not bear to look in her faded face; and I says, 'Alley, take him—take him, avourneen; and from this day out I'll never say a word against him.' In less than a month from them words, she was blooming as a rose; in another, she was his wife! The poor woman covered her face with her hands, and wept bitterly. 'His love,' she continued, 'never to say turned; and he was gentler to her than he could be to any other thing; and if he had kept from meddling with what didn't concern him, all would have gone well enough; but he got into trouble—sore trouble—and the end of it was, that three years after they were married, he was in the jail at Tralee, and my poor child—my poor Alice—at the feet of every one in the county that could help her to pass a word through the iron bars, or get her a look at him. Now, wasn't it strange! she was as pure in the light of heaven, as pure as unfallen snow; and she knew he was guilty. She would not even deny it—for the thought of falsity wasn't in her—and still her love grew stronger the greater grew his trouble. It isn't for me to tell what she went through. Before the first blush of morning, she'd be on her knees at prayer; and, I'm sure, for six weeks that passed betwixt his taking and trial, the rest of sleep was never on her eyes for five minutes together. I asked her, when the day came, for the love of God and of me, her broken-hearted mother, not to go to the court-house, but she would—and she did. She clung to my side in the crowd, and I felt her heart beating against my arm; I darn't look at her, and she kept crushing closer and closer to me until the trial began, and then she gathered strength, and stood upright at once. All along her husband denied that he was in it at all, when the great harm was done; and two or three more boys stood up for the same. 'There,' said the counsel for the crown, pointing to my poor Alice, 'there's his own wife—ask her where her husband was that night.' Every one cried shame; and the counsel for the prisoners said, it was contrary to law to question a man's own wife; but before I could get at the rights of it, Alley, throwing her arms round me, muttered, 'Mother, take me away—I can't tell—I can't tell!' With that a neighbour's son, who had loved my little girl all her life a'most—a fine fellow he was, though she never would hear to him, and with a good character, and of decent people, that wouldn't look at the same side of the road with Laurence Daly—steps out at once, with his cheeks reddened, and his eyes like diamonds, and says he, 'Hear me,' says he, 'I can swear where he was that night; and no one who knows me, will think I favour Larry Daly.' Between supporting Alice, who fell in a faint on my bosom, not knowing what was coming, and knowing myself that the boy had good cause to spite Laurence, I thought my senses would leave me; and then my blood ran cold to the heart, and my brain felt as if as fire; for I heard him sworn, and prove an ALIBI for the prisoner. When it was over, his cheek was like the cheek of a corpse, and no light was in his eyes; he came forward to the outside, where Alice, come a little to herself, and understanding her husband was safe, was crying like an infant when it first draws in the air of a sorrowing world. He made the throng keep back; and after looking at her for a minute, he whispers, 'Alice, live avourneen, live and be happy; for to save you I've done what an hour ago I didn't think I could have done. I've sinned my soul, Alice, for you; so live, and God bless you.' I've heard of the love of many a man, but I think that bates it all; and though what he did was not right, still he did it for pure love of my child—love, without any feeling in it that could make a blush rise to the cheek of a married woman, or cause the pang of shame at her heart; and that's a wonderful thing to say. But his

love didn't end here. I was going home from Laurence's cabin, and after seeing them happy together once more, and he making all the good resolutions a man always makes at the first goin' off, after getting out of trouble, and the children so glad, poor things, to have their father again; and as I was going on, just at the end of the breen, 'Mrs Lawler,' says a voice (you'll excuse my telling his name), 'Mrs Lawler,' he says, 'after to-day, I can't stay in the place. Who knows, but Laurence is so odd-tempered, he might mistrust his wife, knowing as he does that I perjured myself to make her happy. Those that arn't what they should be, often think bad of others; so I'll go to America, Mrs Lawler; and mind the last prayer I'll breathe in Irish air, will be for Alice.' Again the old woman wept; it was some time before she added, 'And I saw him no more.' I begged of her to continue. 'It's soon ended now,' she said, 'and not much to tell; but the poor have more trials than the mere want of food; and I've often thought that when the rich and the stranger laugh at their rags, or turn from them in disgust, they don't think that maybe the heart beating under them has a dale of feeling.'

Well, as I said, I'll soon be done now. Alice, my poor child, every one saw she was going, and yet, the darling, she talked for evermore of taking 'a round'; and I used to talk to her, and tell her what sin had she to answer for to put that in her head, and she'd only smile. Oh, then, but the smile upon patient lips is scalding to the heart to look at! Oh, God forgive me for having wearied him with prayers to leave the angel he was winging for heaven a little longer over her children, and to close my eyes; and Laurence, poor man! he was sorry too, and so loud in his grief that it shook her spirit. The priest had been with her, and said to me as he was going out, 'Take comfort, for it's a great privilege to have reared up a child for heaven; I wish we were all as sure of it as she is.' After that I went in, and she told the people she wanted a few words with her mother. They cleared out of the little room at once; and her voice was so thin I could hardly hear it, and her breath on my cheek was cold as the first breath of the new frost upon the air in harvest. 'There's one thing,' she whispered, 'though his reverence says it's no harm, that's heavy on my heart—it's a debt—if I could have lived to pay it, I should die easy.'

'What debt, dear?' I asked. 'You remember THAT day, mother?' 'Ay, sure,' I said. 'And what he did?' 'Yes, darling, it's not easy forgot.' 'He sinned his soul.' 'The Lord above is merciful, and will forgive him, I pray night and day,' I made answer.

'He was nothing to me more than a neighbour's child,' she went on, 'and for all his love I never gave him a good word; yet mother—mother—he perjured himself for my sake.'

'The Lord is merciful,' I said again. What else could I say; and sure it was the truth any how.

'Yes, I know that; but I made a vow that night to make my rounds at the holy abbey of Kilerua, so that the sin might be taken off him through my means. Oh, mother, that is denied me, and I must die with it on my soul—I can't get rid of it.'

'No, avourneen, no,' I said; 'the way is long, and I am old and poor, but by the blessing of the holy saints I'll take off your vow. I'll do for you what, if the Lord had spared you, you'd have done for yourself.' I made the vow on my knees.

'Oh, my mother, my mother, my mother!' she said, as if a new life had sprung in her, and then faded, faded, faded. She was gone—before Laurence and the children could catch her last breath; but she died happy, and so shall I now, for I've done all she would have done.'

POPULAR INFORMATION ON FRENCH LITERATURE.

SECOND ARTICLE.—EARLY PERIOD CONTINUED.

In the list of early French writers, the next author of any importance is Jean Froissart. He was born at Valenciennes, a town in Hainault, about the year 1333. Little is known of his family, but it was certainly respectable, as he was educated for the church, and did become at one period a priest and canon; whence the title of Sir John Froissart, the placed priesthood of the day being so styled. But Froissart was little fitted for the clerical profession, being characterised from boyhood by a restless love of wandering and adventure, and a boundless admiration for the pursuits of chivalry. He lived a gay youth, and was a fervent votary of love and romance. Capable of better things, however, he began at a remarkably early age to write a history of the wars immediately preceding his own epoch. This was done at the entreaty of his 'dear lord and master, Sir Robert Namur, knight, Lord of Beaufort.' The undertaking thus commenced, was continued by him to the end of his days; and hence the delightful 'Chronicles of England, France, Spain, &c.,' extending over a space of seventy-four years, which now immortalise his name.

At about the age of twenty-four, to escape the remembrance of an ill-requited passion, he crossed over to England, where his countrywoman, Philippa of Hainault, queen of Edward the Third, became his patroness. He had then part of his book written, which compilation I presented (says he) to my lady Philippa of Hainault, who most graciously received it

from me to my great profit." She gave him a place, and he thus speaks of the advantages of her favour: "God has been gracious to me, that I was well with all parties, and of the household of kings; more especially of King Edward, and of the noble queen his lady, to whom in my youth I was secretary, and amused her with handsome ditties and madrigals of love; and through affection to the service of that noble and puissant lady, all the other great lords, dukes, barons, earls, and knights, of whatever nation they might be, loved me, saw me with pleasure, and were of the greatest utility to me." Besides the favour of the English court, however, Froissart had another and an irresistible claim to the attention of all people of note in his time. He was avowedly a regular chronicler of passing events, and showed his manuscripts to kings and princes wherever he went. On his voice depended the need of fame. These things explain to us the cause of Froissart's warm reception, and show us the source of his maintenance during his erratic career. He went to Scotland, and was there nobly entertained, being feasted, for example, fifteen days by the Douglas in the castle of Dalkeith. Thence he went to visit Amadeus of Savoy, at whose court he was for some years an employed resident. But he seems to have been unable to settle any where. He afterwards visited the courts of Winceslaus of Brabant, Guy, Count de Blois, and Gaston Phœbus, Count of Foix, with all of whom he spent a number of years, apparently as a sort of foreign secretary. He dwelt also for some time at Rome. In the time of Richard the Second, he again visited England, and was well received by that prince, son to his old friend the Black Prince. Returning to the continent, Froissart finally ended his career in Flanders, about the year 1401.

No fiction can surpass in interest the historical work of Froissart, referring as it does to the transactions of a period when history was itself a romance, and compiled generally from such materials as give it the freshness and life to be found only in the narratives of eye-witnesses and actors. The strong sympathy which the author felt for the heroic deeds and sufferings of the chivalric men who appear in his pages, lends to his work a glow to be found in no other chronicle of that early period. Scott, who declared that 'the chapters of Froissart inspired him with more enthusiasm than poetry itself,' is perhaps the only writer who, in this respect, can be compared to the canon of Chîmay. The *Chronicles*, though embracing only seventy-four years of history, form a voluminous work. They are divided into two books, one of which contains 331, and the other 138 chapters; the whole, in point of style, greatly superior to the works of De Joinville and Ville Hardouin. We deem it necessary to present a short fragment of the original, merely to convey some idea of the orthography and structure of the language of Froissart: it is a passage from the account of the battle of Rosebecque, which follows in the modern English of Johnes's translation:—

"Je fus adonc informé du seigneur de Estonnenort, et me dit qu'il vit, et aussi firent plusieurs autres, que quand l'oriflamme fut déployée et la brune chue, un blanc coulon voler et faire plusieurs vols par dessus la bataille du roi; et quand il ot assez volé, et que on se dobt [dût] combattre et assembler aux ennemis, il se alla asseoir sur une de bannières du roi. Donc on tint ce à grand signification de bien."

THE BATTLE OF ROSEBECQUE.

[The parties engaged in this fight were a rebellious body of Fleming burgesses, under Philip Van Arteveld, and the army of Charles VI., King of France, then a boy of fourteen. It was fought on the 27th November 1382.]

The three knights [who had been sent out to procure information respecting the movements of the enemy] returned to the King of France and his battalions, which had already been formed, and were marching slowly in order of battle; for there were many prudent and brave men, who had been long accustomed to arms, in the vanguard, in the king's battalion, and in the rearguard, who knew well what they were to do, for they were the flower of chivalry in Christendom. Way was made for them; and the Lord de Clisson spoke first, bowing to the king from his horse, and taking off the beaver he wore, saying, "Sire, rejoice: these people are our own, and our lusty varlets will fight well with them." "Constable," replied the king, "God assist you! Now advance, in the name of God and of St Denis!" The knights, before mentioned as the king's body-guard, now drew up in good order. The king created many new knights, as did different lords in their battalions, so that several new banners were displayed.

It was ordered, that when the engagement was about to commence, the battalion of the king, with the oriflamme* of France, should march to the front of the army, that the van and rearguards should form the two wings as speedily as possible, and by this means enclose and straiten the Flemings, who were drawn up in the closest order, and gain a great advantage over them. * * * Shortly afterwards, the oriflamme was displayed by Sir Peter de Villiers, who

* The oriflamme was a sacred banner, carefully preserved, of a red colour, and had the name of St. Dionysius on it. This was never called out but on the most urgent occasions, when the king himself was present, and to be displayed solely against heretics.

bore it. Some say (as they find it written) that it was never before displayed against Christians, and that it was a matter of great doubt, during the march, whether it should be displayed or not. However, the matter having been fully considered, they resolved to display it, because the Flemings followed opinions contrary to that of Pope Clement, and called themselves Urbanists; for which the French said they were rebellious, and out of the pale of the church. This was the principal cause why it had been brought and displayed in Flanders.

The oriflamme was a most excellent banner, and had been sent from heaven with great mystery: it is a sort of gonfalon, and is of much comfort in the day of battle to those who see it. Proof was made of its virtues at this time, for all the morning there was so thick a fog, that with difficulty could they see each other; but the moment the knight had displayed it, and raised his lance in the air, this fog instantly dispersed, and the sky was as clear as it had been during the whole year. The lords of France were well rejoiced when they saw this clear day, and the sun shine, so that they could look about them on all sides.

It was a fine sight to view these banners, helmets, and beautiful emblazoned arms. The army kept a dead silence, not uttering a sound, but eyed the large battalion of Flemings before them, who were marching in a compact body, with their staves advanced in the air, which looked like spears; and so great were their numbers, they had the appearance of a wood. The Lord d'Estonneuot told me that he saw (as well as several others), when the oriflamme was displayed, and the fog had dispersed, a white dove fly many times round the king's battalion. When it had made several circles, and the engagement was about to begin, it perched on one of the king's banners: this was considered as a fortunate omen.

The Flemings advanced so near, that they commenced a cannonade with bars of iron, and quarrels headed with brass. Thus was the battle begun by Philip and his men against the king's battalion, which at the outset was very sharp; for the Flemings, inflamed with pride and courage, came on with vigour, and, pushing with shoulders and breasts like enraged wild boars, they were so strongly interlaced, one with the other, that they could not be broken, nor their ranks forced. By this attack, of cannons and bombards, the Lord d'Albarin, banneret, Morlet de Haruin, and James Doré, on the side of the French, were first slain, and the king's battalion obliged to fall back. But the van and rearguards pushed forward, and, by enclosing the Flemings, straitened them much. Upon the two wings these men-at-arms made their attack; and, with their well-tempered lances of Bordeaux, pierced through their coats of mail to the flesh. All who were assailed by them drew back to avoid the blows, for never would those that escaped return to the combat: by this means, the Flemings were so straitened that they could not use their staves to defend themselves. They lost both strength and breath, and, falling upon one another, were stifled to death without striking a blow.

Philip von Artveld was surrounded, wounded by spears, and beaten down, with numbers of the Ghent men, who were his guards. When Philip's page saw the ill success of his countrymen, being well mounted on his courser, he set off, and left his master, for he could not give him any assistance, and returned towards Courtray, on his way to Ghent. When the Flemings found themselves enclosed on two sides, there was an end to the business, for they could not assist each other. The king's battalion, which had been somewhat disordered at the beginning, now recovered. The men-at-arms knocked down the Flemings with all their might. They had well-sharpened battle-axes, with which they cut through helmets and disbrained heads; others gave such blows with leaden maces that nothing could withstand them. Scarcely were the Flemings overthrown before the pillagers advanced, who, mixing with the men-at-arms, made use of the large knives they carried, and finished slaying whoever fell into their hands, without more mercy than if they had been so many dogs. The clattering on the helmets, by the axes and leaden maces, was so loud, that nothing else could be heard for the noise. I was told, that if all the armourers of Paris and Bruxelles had been there working at their trade, they could not have made a greater noise than these combatants did on the helmets of their enemies; for they struck with all their force, and set to their work with the greatest good will. Some, indeed, pressed too forward into the crowd, and were surrounded and slain: in particular, Sir Louis de Gousalz, a knight from Berry, and Sir Fleton de Reniel. There were several more, which was a great pity; but in such a battle as this, where such numbers were engaged, it is not possible for victory to be obtained without being dearly bought; for young knights and squires, eager to gain renown, willingly ran into perils in hopes of honour.

The crowd was now so great, and so dangerous for those enclosed in it, that the men-at-arms, if not instantly assisted, could not raise themselves when once down. By this were several of the French killed and smothered; a large and high mount of the Flemings were also slain; and never was there seen so little blood spilt at so great a battle, where such numbers were killed. When those in the rear saw the front fail, and that they were defeated, they were greatly astonished, and began to throw away their staves and armour, to disband and fly towards Courtray and other places, not

having any care but to save themselves if possible. The Bretons and French pursued them into ditches, alder groves, and heaths, where they fought with and slew them. Numbers were killed in the pursuit, between the field of battle and Courtray, whither they were flying in their way to Ghent.

LIFE IN UPPER MISSOURI.

WE have been favoured with permission to make extracts from a series of letters received by a gentleman in this country from his brother, who, about four years ago, went to the district of Upper Missouri, in the employment of a company which prosecutes the collection of peltries in that desolate region. The views which he gives his home friends of the way in which life passes at a mercantile station or fort pitched near the head of the Missouri, amidst buffaloes, bears, wolves, and wild Indians, and more than two thousand miles removed from Christian settlements of any kind, convey strange feelings to the mind of one who dwells, and has all his life dwelt, in a civilised and thickly peopled country. Before proceeding to our extracts, we may briefly remind our readers that the Missouri is a branch of that vast volume of waters which pours, under the name of Mississippi, into the Gulf of Mexico. This great river rises amongst the Chipewyan or Rocky Mountains, far to the north-west of all the settled parts of North America. Its main stream and several important tributaries (the greatest of which is the Yellowstone River) flow for several hundreds of miles through a tract of prairie land, generally woody near the rivers' banks, and which is as yet solely inhabited by the Crow, Blackfeet, Assinaboins, and other tribes of Indians. Here, placed far from the sound of Sabbath bells, are a few distantly scattered forts, where a small troop of white mercantile men are content to spend a solitary life, exposed to considerable hardships and even dangers, hearing from the busy world perhaps once in a year, their only social intercourse being with parties of friendly Indians, whom they employ to collect skins, giving them in exchange commodities not always conducive to their welfare. The dangers chiefly arise from tribes of Indians who, in consequence perhaps of faults on both sides, have become hostile and revengeful against the white merchants.

Our young friend proceeded to his place of duty by way of the Ohio, St Louis, and Council Bluffs, the last being a recognised point upon the Missouri, but not the situation of any kind of town. Here he had to commence, with his associates, a long land journey upon horseback. The horses which were to carry them, came with their baggage, from St Louis, to the opposite side of the Missouri, there a quarter of a mile broad. "We had neither a canoe nor a boat to bring over the baggage; but this was a small matter in the Indian country. Two skins were soon fixed by some squaws, while we commenced and made a frame, which we covered and made a canoe of in less than an hour. Although it was pretty large, and could easily carry six men, a boy of fourteen might have carried it a whole day without being fatigued. All the men and horses were got safely across." The party, numbering thirty-one, commenced their long journey on the 27th August 1837. When they stopped for the night, each man rolled himself in his blanket, took his saddle for a pillow, and lay down to rest beside a fire, unless the weather was rainy, in which case they raised a tent.

"Our road lay through a pretty prairie, intersected here and there with small streams. Many of those being very difficult to cross owing to their soft muddy bottoms, all hands had to cut weeds and branches to throw upon the banks, to prevent the pack-horses from miring. There was one in particular so bad, that we had to bridge it completely; one of the men had led my horse over, I was following, but keeping too near the side, my foot slipped, and down I went nearly over the head, to the great amusement of the company. I never minded, but mounted my horse and rode on till we camped at mid-day, when I got dry. The Canadian clerk laughed at me more than any of them, but I was destined soon to have ample revenge. We had to cross a creek a few days afterwards, and one of the men having waded through and found it passable, Mr Canadian was to go first; he was turning his horse close upon the edge of the stream, below where we should have crossed, when the horse stepped back, and, finding his hind feet fast, reared and kicked, until making a terrible effort to extricate himself, he reared full back, and pitched Bruigiére right into the middle of the river. He went

fairly over head and ears, and as soon as he could extricate himself, made for the side with all speed: when we found that he was not hurt, we laughed so heartily at him that he was inclined to get sulky; but it was of no use, as it made us laugh the more."

In nineteen days, they arrived at Fort St Pierre, obtaining provisions as they went along from friendly Indians. They were now approaching the Mandan village, a conspicuous seat of Indian population, at the point where the Missouri changes its course from the east to the south. Here we have a striking anecdote illustrative of one class of the perils to which savage life is exposed. "We were in great fear that the fort at the Mandan village had been destroyed by the Indians, as an express that had been sent there was fifteen days beyond the time of returning. Mr Campbell wished Mr Mitchell to stay a few days, or, failing that, to go out into the prairie and avoid the village altogether: as if the Riccaras had taken the Mandan post, they would be waiting for us, and we would have no chance with them, they with their allies mustering one thousand warriors. Mr Mitchell, however, thought he would run the risk, so we crossed the river, as there were few Indians on the other side; from here we had to keep a very sharp look-out. My turn for guard came every five nights; but they never attempted to steal our horses. As we came near the Mandan post, we had to conceal our fires as much as possible, and look more strictly after the horses. At last we arrived within about fifteen miles, and camped in a hollow. All was anxiety and speculation about the state of affairs at the post. We started early in the morning, every gun being ready for action, and reached within four miles pretty early in the day—Mr Mitchell, Mr Christie, and one of the men, went under cover of the wood on the river to reconnoitre. We remained behind all ready in case of alarm. Mr Mitchell was astonished at seeing no Indians near the village; he fired his gun, and one of the men at the fort having heard him, came across and took him over. There was a melancholy tale to unfold—eight hundred and eighty-eight had died of small-pox, which was brought up with the steam-boat belonging to our company in the spring, and nothing was heard but the wild wail of the poor Indians that were left. The Mandans were all dead except thirty-two, and that small number have been turned out of their village by the Riccaras in a state of absolute starvation. We pushed away from this place for the Yellowstone. We found Riccaras and Gros-Ventres all along the river, and at every place nothing but death and devastation. When we reached the Yellowstone, small-pox had ceased in the fort, but whole bands were dying out. Here [Fort Mackenzie in the Rocky Mountains], and over the mountains, about nine out of twelve are dying, and almost every Indian who comes to the fort to trade, is either ill with the disease or getting better. There have been nineteen deaths in this fort, but only three of them white men who had never been inoculated."

The party spent in all eighty-seven days in the journey from St Louis to Fort Mackenzie, during which time our young friend slept only sixteen nights under a roof. He describes his mode of life as healthy, the chief viands being buffalo steaks, eaten twice a-day.

A subsequent letter is dated from Fort Mackenzie, 7th April 1839. "When I last wrote, the boats were about to start with the peltries for the Yellowstone, leaving a mixed garrison in our fort of only nine. It was not long till we got into a very pretty scrape with a party of Crow Indians, who are a set of rascals, rushing upon us suddenly for the purpose of carrying off our horses. I happened to be near where they were feeding at the time; I unluckily was unarmed; but I will copy the account of the affray from my journal:—Tuesday, May 22.—About twelve o'clock, I went out to the horses; they were quite close to the fort: on my way I saw one of the horse-guards coming down the hill behind the fort, where he had been reconnoitering; he reported he had seen no signs of Indians being near. I remained about fifteen minutes with him, and then went back towards the fort. I had scarcely left him when one of the men called to me that the Gros-Ventres Indians were on the hill, a party of whom had been at war with the Assinaboins, and of whom two had arrived the previous night. In this he was wrong, for they were not Gros-Ventres but Crow Indians. From the way in which the Indians approached the horses, I suspected they designed no good; I ran back to assist the guard in gathering them, and drove them towards the fort. The Indians then came upon us at full gallop, mostly all naked, and commenced firing as soon as they were within shot. The guard, however, kept them off till we got the horses close to the river bank, which put it out of the power of the rascals to surround us. I pushed them on as well as I could, but they were so frightened by the Indians galloping backwards and forwards, that I could scarcely get them to move. During all this time they kept up a smart fire, which was returned by one of the guards, whilst the other retained his fire, and whenever an Indian attempted to rush among the horses, he presented his gun, which had the effect of sending him to the right about. I had no arms whatever, otherwise I might have knocked some of them over. It was any thing but pleasant to hear the balls whistling about one's ears, and not be able to return the compliment. I always expected they would fire from the fort with grape-shot. In this, however, I was disappointed, al-

though one of the men had the cannon primed, and the match lighted. This was, to all appearance, our only chance of escaping with our lives; but the clerk who had charge would not allow the man to fire, though the Indians were loading and firing as fast as they possibly could. One fellow with a red shirt fired three shots at me; the two first were far too high, but the third time he took better aim, I dodged, and the bullet whistled close to my ear. After this they scampered off. I then ran into the fort for my rifle, in case they should return before we could get the horses in. I had just time to run up to the north bastion, and put on my powder-horn and ball-pouch, when, looking out at one of the ports, to my inexpressible grief, I saw the horses gallop down past the fort. They had made a run, and none of the men, who by this time were outside, attempted to stop them, or to assist the guard in doing so. The Indians then seized the opportunity, and carried them all off: we fired two rounds of grape, and blazed away with our muskets, but to no purpose, for they soon got out of our reach. What made the affair so annoying was, that three of us had risked our lives, and had succeeded in bringing the horses to the gate, whilst those inside had rendered us no assistance whatever. I had a good buffalo runner which cost me upwards of seventy dollars: he went with the rest. The horses belonging to the company were all fine animals, the trash having been sold off in the spring. The party of Indians consisted of about sixty men, all well mounted and armed."

The meetings with the Indians for trading purposes, which generally take place after the arrival of a boat at the fort with goods, are thus described:—"Each chief heads his band of warriors; the flag is hoisted, and a cannon fired, on the arrival of the different chiefs, who generally bring presents of beaver robes or horses for the chief of the fort. In return for these, they are presented with dresses, &c. After smoking and haranguing in favour of the whites for a while, they get a very large kettle of liquor before leaving the fort. So soon, however, as they get outside, the row commences; men, women, and children, yelling and singing like a pack of fiends—tumbling about in every direction, in every variety of nudity, for very few of them can boast of a complete dress, especially in summer time. A few of the greatest men are admitted into the fort to sell their peltries. Amongst these is the great chief of the Blackfeet; he won't trade with any but me. When he enters the gate, none of his band dare follow him, he has them all so well under command. His medicine is a weasel, with five or six bells attached to the nose, and slung across his shoulder with a piece of old *rund*; these he must ring before he smokes, or, as is often the case, one of his band rings them behind his back when he takes his pipe. He is a fine old fellow; and I should think, from his appearance, he is at least about six feet four or five inches high. He affects the dress of the white man, and delights in a pair of pantaloons, hat, &c. I had almost forgot to mention another remarkable personage, who is second to none in this country; his name is Le Reynard. He is one of those fellows that will make himself heard, and wants to be thought a chief; but he is so hard up, poor fellow, that they do not look upon him as such. When the Blood Indians came on ceremony, he, of course, was the principal man, or at least pretended to be so, because, I suppose, he thought himself more like a white man than any of the others. He formed the order of march to the fort. His dress consisted of a pair of old duck trousers, an old vest, and a piece of old calico for a neckerchief, but not a rag in the shape of a shirt or hat had he. His appearance was too much for me: I laughed till I set mostly all the others off, and it was with great difficulty we composed ourselves, and were able to receive them with the dignity becoming such great men."

A few general remarks then occur:—"I like the country very much, and would like it better if there was a little more civilisation, or at least of the habits of civilised life amongst us. But that is not to be expected, where the only inhabitants are a set of keen traders with their dependants on the one hand, and the untutored Indian of the prairie on the other. Some of the Indians are possessed of good qualities; but in general they are exceedingly cunning and vindictive. They are not improved by their intercourse with us—quite the reverse; we teach them all the vices of civilised life, and none of its virtues. The *fire-water*, so largely imported by us, and given to them in exchange for goods, is destroying them fast. I understand the Hudson's Bay Company do not allow their traders to give whisky to the Indians within the limits of their extensive territories; that is proper, and will redound to their advantage in the long run. Our trade may be more lucrative at present, but it cannot last long, as the Indians must rapidly decrease if the present system is persevered in."

He adds:—"My father very properly in his letter, which I was delighted to receive, talked of my attending to my religious duties, and of going to church! Why, I am sorry to say, and he will be shocked to hear, that there is not a church within two thousand miles of us. That would be rather a long walk of a Sunday morning; and as to religion, it is only known by name here. Trading goes on the same, Sunday and Saturday—the only difference being, that the men do no work on Sundays except when we are very busy. The voyageurs in general have heard that there

are such places as churches, but that is all; they have no idea of the use made of them."

In another paper, we shall present a few more extracts from these letters, detailing a remarkable expedition which their writer undertook in the autumn of 1839.

ENORMOUS WEALTH.

[From the Liverpool Mercury.]

IN excuse for the imputed presumption, while we freely admit that practically we never had, nor probably ever shall have, much experience of the effects of wealth upon our habits, feelings, and character, we must at the same time observe, that, as the looker-on at a game frequently detects gross mistakes overlooked by those engaged in the speculation, so even we fancy we have long ago discovered that the imaginary prize, which is so eagerly contended for, generally turns out a blank—that, as the French pertinently say, "*Le jeu ne vaut pas le chandelle*." [The game is not worth the light used.] We do not absolutely deny that wealth, when attained, is sometimes a blessing to the possessor, but the conclusion at which we have long since arrived is, that it is only a blessing to the very small minority who have discovered the secret of its proper appropriation; while the number of those who have made that discovery is so infinitely small, compared with the whole body of fortune-hunters, that it may be almost received as a moral axiom, that great wealth is almost invariably a great evil.

The learned and philosophic reasoner, Bacon, treating on the subject, declared that "of great riches there is no real use, except it be in the distribution; the rest is but conceit." "As the baggage to an army (according to the same high authority), so is excessive wealth to virtue; it cannot be spared, but it hindereth the march; yea, and the care of it sometimes loseth or disturbeth the victory." It is obvious from this profound remark, that Bacon regarded great riches as incompatible with the moral excellence of man; and our opinion is, that the history of those who have acquired almost unbounded wealth would fully establish the justice of the conclusion.

It has with many persons been a question whether those individuals who have amassed enormous fortunes, can have uniformly adhered to the rigid maxims of honesty, and to the spirit of the divine precept, which enjoins us "to do unto others as we would they should do unto us." The humorous and satirical author of *Crotchet Lodge*, with a happy mixture of truth and irony, contends that strict honesty is not to be looked for amongst the money-changers:—

"As to honesty," says this humorist, "he made his fortune, sir, in the city of London, and if that commodity be of any value there, you will find it in the Prices Current."

There is something so original and so whimsical in the notion of classing honesty with cotton, coffee, and mercantile sundries, that we could not resist the temptation of quoting the passage, although it must be regarded as broad caricature.

[The writer then adduces a number of examples of very wealthy men, as Wolsey, Mazarin, Prince Esterhazy, M. de Tiskiewies the Lithuanian proprietor, &c.] If the extraordinary instances of prodigious individual wealth which we have here noticed should excite the envy of any reader to whom fortune has been unpropitious, we invite his attention to a few memorable instances which we shall adduce in proof of the utter inefficiency of riches to ensure for their possessors that contentment without which there is no real enjoyment in life. The melancholy fate of that ecclesiastical Cressus, Wolsey, is too familiar not to suggest itself to the mind of the reader; nor was the fate of Cardinal Mazarin less humiliating and deplorable, as may be gathered from the following passage in his history, from Enfield's and Aikin's *General Biography*:—

"He was attacked by a disease which his system was unable to resist. When he became sensible of his danger, he felt some scruples concerning the wealth he had amassed, and his confessor plainly told him that restitution was necessary for his salvation; and as it was not easy to separate his lawful from his fraudulent gains, he was advised to make a donation of the whole to the king, in the hope that, as was the case, his majesty would restore it to him. 'And I must quit all this!' was one of his latest reflections."

The two following notable illustrations of the vanity of earthly possessions are too remarkable and too pertinent to be omitted on the present occasion. In the prefatory chapter of Florian's *Gonzales de Cordova*, we find the following striking passage:—

"The renowned Aldermi, prince of the true believers, put on record the following evidence of the vanity of immense wealth and illustrious rank:—'Fifty years have elapsed since I became caliph, during which time I have possessed and have been satiated with honours, riches, and pleasures. Rival monarchs fear and envy me. Heaven has showered upon me all that men can wish for. I have registered the number of days in which I enjoyed real happiness; they amount only to fourteen! Mortals, learn hence duly to appreciate grandeur, the world, and human life.'"

Our next illustration of the insufficiency of wealth to give peace of mind, is derived from the "*Diary of a Lover of Literature*," in the *Gentleman's Magazine* for

November 1839. The nobleman who is the hero of the piece was the late Lord Lauderdale, and the following is an extract from the diary:—

"His lordship had been taking a ride about his extensive domain: on reaching an eminence which commanded an immense and diversified prospect, Mingay was admiring the prodigious extent as well as the variety of the view, when his lordship observed, 'And now, Mingay, of all you see I believe there is not an acre of ground which is not my own.' 'Good God!' said the barrister, 'you must be the happiest of men.' 'In the whole compass of this scene, I will venture to affirm,' said his lordship, 'that there is not one so miserable.'"

It can hardly be necessary for us here to observe, that our denunciation of excessive wealth is not intended to apply to that class of persons who rank high amongst us as wealthy merchants, but to persons of much more extensive possessions than we have ever heard attributed to the most affluent of our townsmen; and the individual instances which we have adduced in the course of this article, may serve as an illustration of the meaning we attach to inordinate possessions.

GOVERNOR ASHMUN.

In the late January number of the *Foreign Quarterly Review*—a periodical which we have always pleasure in recommending to attention, from the information and sound sense which distinguish its articles—there appears a condensed memoir of a man of singularly intrepid character, Jehudi Ashmun, late governor of Liberia, on the coast of Africa. The settlement of Liberia, as may be known to many, was founded in 1821, by a society of American citizens, for the purpose of transferring thither coloured inhabitants of the states, and providing a home for liberated slaves. The principle on which this peculiar colony was founded, may be right or wrong, but with that question we have at present nothing to do; the matter to which we wish to direct attention is the life of the active-minded individual above named, who for several years governed the colony of free blacks with a degree of prudence and integrity not always found in persons filling similar situations.

According to the abridged memoir in the review, the language of which we partly employ, Jehudi Ashmun was born in the district of Champlain, state of New York, in 1794, of a respectable family, but with moderate fortune; and, at his earnest entreaty, the condition upon which he was permitted to have a classical education, was, that the expense of it should be mainly defrayed by his own exertions. He distinguished himself as a student, and derived much benefit from a debating society which he attended. He gave instruction at a school to obtain assistance in discharging his college dues; and passed some time in early youth in the office of an attorney, with a view of practising the law. At nineteen the turn of his mind was decidedly religious, and his hopes were bent upon following the example of Schwartz, Van Der Kemp, and Brainard, as a missionary to the heathen. At this period he was unrivalled in talents and literary acquirements of every kind, whilst the energy of his character was exhibited by the ability and spirit with which he organised and commanded a body of volunteers to resist the invading British army on Lake Champlain in the last war. In 1816, he concluded his studies at college with great distinction. For three years after this period, he mainly contributed to the success of a theological institution in the state of Maine, which owed its foundation to him, and in which he held the professorship of classical literature until April 1819.

As a licensed preacher he became distinguished for zeal and fervour. Some unhappy affairs of the heart, in which he involved himself, alienated the friends of Ashmun, and banished him, with a young wife, in poverty from Maine to Baltimore. After three years of extreme difficulty, he plunged into a commercial speculation to Africa, in order to get money to pay his debts. He had failed in an attempt to open a school at Baltimore, after incurring the expense of hiring a house, and issuing public proposals for that object. A second failure in a weekly paper of a religious and missionary character, added to his perplexities. A third undertaking, the establishment of a publication under the name of the *Theological Repertory*, had better success, but ultimately led him into too extensive pecuniary engagements, which, with liabilities on other accounts, made the African expedition a last resource. In the pages of the *Repertory*, Ashmun reviewed the proceedings of the Colonization Society; and although he admitted that to some persons, "superficial observers," its object was of limited and

even questionable utility, he insisted that "its beneficial consequences might be traced up to the highest pitch of moral magnificence." This eulogy he justified by his own agency in the enterprise.

Having published a volume, the life of the Rev. Samuel Bacon, who was a martyr to his zeal for African civilisation, and died on the west coast, Ashmun became more intimate with the prospects of Africa. This volume did not sell, and its failure adding to other increasing difficulties, aggravated by disputes with his colleagues in the Repertory, he finally determined to go to Africa on a commercial speculation. On his arrival in 1822, he found the infant settlement at Cape Monterrado in a critical state, the white agents having decamped, leaving the handful of settlers menaced by savage natives. In terms of a commission which had contemplated this event, he immediately assumed the government, and took decisive measures for the protection of the settlement, and for carrying it on successfully. First, that he might establish a perfectly good understanding with the settlers and with the society at home, he commenced a record of all transactions, the plan of which he explained on the first page:—"This journal," says he, "I judged fit to open on the day of my landing, and intend that a copy of it shall always remain in the colony, open for public inspection and use; and a duplicate, agreeing with the former, even to the paging, shall be from time to time sent home to the board, as the best and only effectual means of keeping them fully informed of what passes in the settlement."

The man who could establish this daily watch upon his administration, deserved all the success which Ashmun enjoyed, and it is almost unnecessary to add that he advocated a newspaper being published in the colony, which, however, was not effected till 1830. He next attempted to enter into friendly relations with the neighbouring chiefs, some of whom sent their sons and others to labour and be taught with the settlers. But it was necessary to prepare for the defence of the new town against a ferocious and unprovoked attack on the part of the natives. This duty was performed by Ashmun with a degree of vigour and ability rarely equalled and never surpassed. During two months, rough but effective fortifications were constructed for the half-dozen cannon fit for use; the heavy surrounding forest cut in front of the lines; and the little force of thirty-five musqueteers marshalled for battle. Pending these preparations in the midst of the rainy season, disease afflicted the settlement. The devoted wife of Mr Ashmun, the only other white in it, died; and he himself recovered with great difficulty from the fever. At length, early in November, it was ascertained that the hostile chiefs had resolved upon their measures. On the 7th, intelligence was received of an intended attack in four days, the plan being left to the head warriors and concealed. Until the 10th, every night was passed by the settlers on watch. The enemy, from at least seven hundred to nine hundred strong, were in motion, and at sunrise they surprised an advanced post. But their avidity for plunder was their ruin; and whilst they were occupied in plundering, the settlers rallied. The cannon produced an awful effect on the assailants.

"Imagination," says Mr Ashmun in his dispatches, "can scarcely figure to itself a throng of human beings in a more effectual state of exposure to the destructive power of the machinery of modern warfare. Eight hundred men were here pressed shoulder to shoulder, presenting a breadth of rank equal to twenty or thirty men, and all exposed to a gun of great power, at only thirty to sixty yards' distance! Every shot literally spent its force in a solid mass of living human flesh! The fire suddenly terminated. A savage yell was raised, which filled the dismal forest with a momentary horror. It gradually died away, and the whole host disappeared."

The settlers lost several of their men and two women; and seven children were carried off by the assailants. Some of the natives soon became friendly; but peace was not restored until after a second attack on the 30th of November had failed with great loss. On this occasion the settlers had but one man killed; and Mr Ashmun escaped, although his clothes were pierced by three bullets. Happily, Major Laing, the English traveller, casually visited Liberia a few days after these events; and by his considerate and active influence, peace was made between the Americans and the natives. He also consented to a midshipman, Mr Gordon, and eleven seamen, volunteering to remain to assist in the defence of the settlement. Eight of these brave men, with their gallant officer, soon sank under the effects of the climate, upon which occasion, Mr Ashmun said, in his report of their deaths to Lieutenant Rotheray of the British navy,

"To express the grief I feel, that a measure so full of benevolence as the leaving this little force with us, should have so disastrous an issue, it is superfluous to attempt, as I should but wrong my own feelings. We have derived from the presence of these unfortunate men a great benefit. It assisted in a powerful manner to allay the warlike spirit of the natives, inspired a fresh spirit of resolution into our people, and relieved them for nearly three weeks from a part of their almost insupportable burdens. I shall rest it with the honour of my government, to make such an acknow-

ledgment of the favours rendered by the officers and other agents of yours along this coast, as justice and a proper estimate of the beneficial influence of international favours, given or received, plainly indicate."

For the six following months Mr Ashmun performed all the arduous duties of his station most exemplarily, himself the only white resident in the little colony; never sparing himself in any point to make it independent and respectable, and always urging with great earnestness his principals at home to send over a supply of civil, medical, and missionary helps, proportioned to the number of the proposed emigrants.

In order to induce his government to promote the abolition of the slave trade, he described all its horrors in his dispatches.

"King Boatwain," says he in one of them, "was paid for some young slaves, and he makes it a point of honour to be punctual. Not having the slaves, he singled out a small agricultural trading tribe, of most inoffensive character, for his victims. His warriors were skillfully distributed to the different hamlets, and making a simultaneous assault on the sleeping occupants, accomplished the annihilation of the whole tribe. Every adult man and woman was murdered, every hut fired; very young children generally shared the fate of their parents. The boys and girls alone were reserved to pay the trader."

On another occasion, Ashmun headed a party which destroyed the most extensive slaving establishment on the whole coast, blowing it up with 2500 barrels of gunpowder deposited there for the purpose of bartering for slaves with the chiefs. He was temporarily relieved from official labours by the arrival of a new agent from the United States, but resumed the duties of the chief post at the departure of that gentleman, who became ill. During the interval (from May to December 1823), Ashmun returned to his books with extraordinary vigour; he determined to study law as a profession, and in his private journal he says:

"While going through the first volume of Blackstone, I read Junius, the History of England by Adquetil, Dr Robertson's America, the third volume of Marshall's Life of Washington, Hamilton's political writings, a part of Robertson's Scotland, Voltaire's Essays, the Pioneers, and Madame de Staël's Delphine in French; besides a variety of historical and political tracts."

In December 1823, the new agent departed, leaving him again governor of the settlement, but without a regular commission. In this second command fresh difficulties arose. Bills drawn at a former period for the public service, at a time of extreme need, were returned by the society unpaid. Ashmun's pecuniary vexations in the United States had excited distrust against his integrity; his exertions in Africa were not duly appreciated; and his arrangements in regard to the allotment of land among the settlers, a capital point in a new colony, were disturbed.

The constitution of Liberia at this period excluded the settlers from a sufficient share in the administration, which circumstance, added to the public misfortunes, rendered it little surprising that the discontents of the people should have nearly amounted to rebellion. The discredit unjustly attached to Mr Ashmun by his principals, gave a personal direction to the popular discontent, and the gravest charges were sent home against him.

Broken in health, and thwarted in his government, he left the settlement for a short period, until his appeals to the United States could be heard. At the Cape de Verd he met a commissioner, sent from Washington to settle the discontents of the people at Liberia. One of the charges against him was, that he had absconded with the public money. He met it by at once returning to the colony, where his full explanations, and a sudden turn in the popular feeling, convinced the commissioner of his unblemished integrity, no less than of his admirable qualities as a governor. Nevertheless, the favourable report of this gentleman was ill received in America, where calumny was still doing its last bad work. Soon, however, justice was done to Ashmun; and among the individuals the most eager to do it was found in particular an honest man, who, led by his unfortunate convictions before, had been one of his severest judges, but now joined as zealously to acquit him and do him honour.

Mr Ashmun was much aided by the commissioner, Mr Gurley, in reframing the constitution of Liberia in 1824; and to the popular character which it now for the first time assumed, and has ever since maintained, very great importance must be attached. Generally speaking, discontent has been banished from the country since this period. Schools have been increased, emigration from the neighbouring tribes extended, trade into the interior and coastwise improved, and communication with the chiefs become more and more satisfactory.

Ashmun afterwards paid another visit to the scene of his indefatigable labours, when he suggested other improvements, which, with arrangements previously organised, have been the means of elevating Liberia, though peopled with a black race, to the condition of a civilised and happy community. He has thus perhaps effected more by the energy of his character, than has been done by the expenditure of millions of British money, and an extensive colonial machinery, in Sierra Leone. In 1828, Mr Ashmun, worn out by disease

and toil in a residence of six years in West Africa, found it necessary to return to the United States, where he died within a few days after his arrival.

ANECDOTE OF A LUNATIC.

"WHAT is honour?" says Falstaff. "A word. What is in that word honour? What is that honour? Air." Though the witty knight thus reached the conclusion that honour, being neither able "to set a limb," nor to "take away the grief of a wound," was a non-existent thing, the very fact of his making such a catechetical inquiry into its nature and qualities shows that, in his days, honour had been somewhat of a puzzle, as it certainly is in ours. It may be air, but sometimes it is air in commotion, with the force of a potent breeze to fill the sails of prosperity, or a hurricane to overturn and destroy. The most heterogeneous things are done in its name, and the most irreconcilable things reconciled through its influence. A man of honour may cheat honest tradesmen, and still be held not the less honourable; but if he does not pay a gambler whom he strongly suspects of cheating him, he ceases to be a man of honour. A man of honour may ruin the happiness of his dearest friend, and yet be not the less a man of honour—provided always that, in addition to the injury primarily inflicted, he is willing to go out and shoot at the friend in question. In short, the most extraordinary incongruities go to the making up of the compound, honour, at the present day. Of some features in the modern man of honour's character, every principle of reason and justice bids us disapprove; but in other respects, certainly, there is something fine and noble in the ideas entertained on this subject. We have a little story to tell, which will at once illustrate our meaning, and show how the preceding ideas have been at this moment suggested to us.

Visiting lately a rural district of Scotland, which, for good reasons, we do not wish to name particularly, we were led to pay a visit to a small private asylum for lunatics, a scene always peculiarly attractive to those who take an interest in the philosophy of mind. Every thing was found to be in a most comfortable and creditable condition, as unlike as possible to that of all such places twenty or thirty years ago. One individual, out of the small number of persons confined here, arrested our special attention. He was a man past mid-age, upright in person, and with that general bearing which at once indicates the military man. His manner was quick and lively, or rather restless, and this was in truth the only feature in his deportment from which one could have guessed any thing to be amiss with him. He spoke rapidly, and with apparent good sense, and seemed to take a pleasure in talking with visitors, as well as to have an anxiety to entertain them. His power to do so was in a great measure confined to the exhibition of his room, and the few curiosities contained in it. He had every thing in excellent order, the habits of the soldier in this respect being evidently strong within him. All his books were neatly arranged, and his numerous papers were docketed and shelved with the greatest regularity. These papers consisted chiefly of memorials to government or the war-office, the drawing up of which formed the great occupation, we were told, of his days, and the main theme of his conversation. Altogether, he spoke so sensibly, and every thing about him had such an appearance of order and respectability, that it was impossible not to feel an interest in the poor man, or to avoid entertaining some curiosity as to his past history. Fortunately, a friend was able to supply the desired information on this point.

"Poor Captain B—," said our informant, "is a victim to the niceties of military honour at the present day, though, in some measure, as you shall hear, he assuredly deserved his fate. He served with credit in our army during the early part of the late continental war, and was subsequently sent out with his regiment to one of the West India islands, for the possession of which the French were then disputing with us. The British took the island, and remained stationed in it for some time, but they were in turn attacked and expelled by the French. A considerable number of our soldiery were taken prisoners, and among them was Captain B—. He was a man unpossessed of that degree of mental fortitude which can render endurable any chance occurring in the way of duty, and fretted greatly under the misfortune that befell him. Nevertheless, like others, he gave his parole not to attempt an escape, and, on the faith thereof, was permitted to enjoy a good deal of license in his movements. He and his companions were not allowed to roam wherever they chose, indeed, on the island, but they were allowed the freedom of a large open space for the benefit of air and exercise.

Such had been the state of things for some weeks, when, one day, a British ship was seen hovering off the island. Captain B— saw it among others, and instantly the possibility of an escape occurred to him. If he could quit his place of confinement, and put off in a small boat from the coast, under cover of the shades of evening, the probability was, that he would readily reach the ship. But, then, his parole—the word of honour given by him not to attempt flight! Captain B— was not blind to the impropriety of

breaking a pledge of this kind, but the desire of escape gained the ascendancy over all other feelings, and smoothed down all objections. That night, without communicating his intention to any one, the captain contrived to leave his room, clambered over the wall encircling his place of confinement, and made his way safely to the beach. The moonlight enabled him to see the British ship at but a very short distance, and he got hold of a small boat without being observed. In this vessel, after a long and laborious pull at the oars, the captain found himself at last by the side of his countrymen's ship, and was taken in greatly exhausted.

To the officer in command, Captain B— said nothing about his parole, but when conveyed to Jamaica, where his regiment then lay with the rest of the forces on the West India station, he found himself obliged to tell the truth, knowing that, sooner or later, it would be learned from others, whether he himself told it or not. After the excitement attending the act of escape had passed off, he had begun to reflect with some uneasiness on the light in which the matter might be viewed by his superiors in command. But the reality was far more harassing than he had at all anticipated. His colonel, when informed of the affair, threw him instantly into arrest, and summoned a court-martial to inquire into the matter. The captain's statement was decisive against himself. He admitted having given his parole, and having broken it. The decision against him was unanimous, and to the effect that his 'conduct was most unworthy a British officer and gentleman, and calculated to throw disgrace on the whole service.' It was, moreover, resolved, that he should be instantly sent back again to the French station, with the explanation that 'the British army, to a man, reprobated the conduct of Captain B— in breaking his parole.'

Accordingly, by the earliest opportunity, the unlucky officer was re-conveyed to his late place of confinement among the French. His state of mind, under these circumstances, was pitiable. To be so cast off and repudiated by his own friends, and to be sent back to meet still greater disgrace, and perhaps punishment, at the hands of the enemy, was indeed calculated to gall his feelings most deeply. The results of his re-transmission to the French station made the case much worse. When he was landed under a flag of truce, and conveyed to the quarters of the general in command, that personage immediately called his principal officers about him, and held a consultation with them. Captain B— was present, and every eye was turned upon him with indignant contempt. The conference was short, and ended in the commander sitting down to write a note, which bore that 'the French were highly gratified with the politeness of the British in sending back Captain B—, and sincerely believed that every man in the British army must despise his conduct in violating his word of honour; but that they (the French) begged leave to return him to his friends, as they declined keeping, or having anything further to do with, so mean a rascal.' This note was read aloud to Captain B—, and that unfortunate person was afterwards under the necessity of returning to the vessel which had brought him from Jamaica.

If the feeling of shame and disgrace endured by the captain was great before, it was increased tenfold on his return to Jamaica with the scornful note of the French commander. All his former friends cut him directly and avowedly. No man would speak to or associate with him, and he was ultimately obliged to petition to be sent home, on the plea of bad health. In reality, his bodily health was perfectly good, but not so with his mental health. The circumstances here related preyed upon his thoughts, until reason was shaken from her throne. This change was first made apparent in England, by the incessant and lengthy memorials which he poured in upon government, all relating to his own services and sufferings, and conceived in such rambling terms as clearly to indicate the writer's state of mind. We believe that from government came the suggestion of confinement. However this may be, Captain B— was placed in a private asylum; and there he now is, and is likely to be for the remainder of his days. It is perhaps well that the poor man thinks himself injured, for he is rendered by that impression comparatively happy. By one breach of the laws of honour, he lost his place for ever in society, and perhaps not undeservedly; yet no one can regret any circumstances which tend to give him comparative ease in his, at best, most unfortunate condition."

Whatever may be thought of the license permitted to modern men of honour in many respects, the inviolability of a word or pledge, given even to an open enemy, is certainly, as already hinted, somewhat of a redeeming and compensating feature. It is evident, indeed, that the frequent or habitual violation of faith in such cases as that of Captain B—, would tend materially to increase the asperities of war. Trusting unreservedly to the honour of their captives, the captors may grant them a thousand freedoms which otherwise could never be accorded. A want of reliance in such cases would render the dungeon the only place of security for the prisoner. The behaviour of Captain B—, therefore, was calculated to do much practical mischief, which could only have been obviated by such a repudiation as he received at the hands of his fellow-officers. And yet how many men of honour in this world of ours daily commit acts pro-

ductive of greater, or at least much more direct evil, without losing even one step in society, not to speak of being galled into madness like poor Captain B—!

TO PITY.

[BY WILLIAM SMYTH.]

Oh, Pity! all my sighs are thine!
My follies pause, my bosom warms,
My musing griefs to bliss refine,
When'er I mark thy sorrowing forms:
The love-lorn maid that long believed,
Now sinking wan, now undecieved;
Or him, 'mid fortune's gathering gloom,
Condemn'd the smile of bliss to wear,
While baffled hope and rankling care
His generous heart consume;

The exile grey, when start to view
The tears that speak the exiled soul;
The mother, as she bids adieu,
And turns, her anguish to control;
The hectic form, the beautiful maid,
That just as life its charm display'd,
To death devoted, glides away,
With brilliant eye, that watery gleams,
While still the ray spectre dreams
Of many a morrow gay.

Oh, Pity! not with careless mien,
With folly's smile, unmoved and cold,
Not thus I view even fiction's scene,
And all the weeping muse has told;
But oft as passion's hapless tale,
Or storied griefs my heart assail,
By wasted lamp, at midnight hour,
Still can I melt with fancied woe,
Still with thy soft delirium glow,
And bless with tears thy power.

Yet should I turn to some lone shed,
Where living hunger's cries complain;
To ruder scenes—the mansions dread
Of squalid want, disease, and pain—
Oh, Pity! say, thou being kind,
Couldst thou still rule my steady mind,
Still triumph, though disgust were near,
Reelling quick with hurrying mien,
While round, to urge my flight, were seen
The shapes of sickly fear?

Oh! if my heart should learn to sigh,
Yet with no active kindness glow;
If shrinking and refined I fly
From each rude scene of real woe;
If fancy's beam the scene must warn,
And elegance diffuse her charm;
If such thy vain imperfect sway,
Oh, Pity! I no more must dare
Thy dreams of pensive bliss to share,
But sterner powers obey.

—From a Scrap-book.

MUSIC FOR THE PEOPLE.

We have much pleasure in making the following extract from a late number of the *Athenæum*, respecting the efforts of the government to introduce the general study of music into elementary education:—

"The musical year 1841 opens with the prospectus of a 'Singing School for Schoolmasters in Exeter Hall, under the sanction of the National Education Committee.' Though there may be some slight defects in the arrangement and intermixture of general principles and working details in that document, its substance is excellent, and we advert to its principal points with more than ordinary satisfaction.

We agree with the projectors of this establishment, that the number of those who have neither voice nor ear is infinitely smaller than is at all generally supposed; and that the popular taste for music of combination in musical countries—take, for instance, Germany—is more the result of continual and skilful cultivation, than 'the spontaneous growth of some national peculiarity of the people.' It follows, that whatever is to be popularised effectively, must be thoroughly taught from the beginning; that all attempts at cheating and luring the scholar into an imperfect guess-work at (rather than knowledge of) the elements of art, though producing showy results, are on principle to be deprecated; hence the committee has, we think, acted wisely in giving its sanction to M. Wilhelm's sound and progressive method, the success of which has been tested in the Parisian schools, and the study of which has not been found either so abstruse or ungracious as to deter the humblest and most ignorant of the people of Paris—the very population of the *quais* and the kennels—from crowding to, and abiding by, the gratuitous classes in which it is taught.

'The method,' says the prospectus, 'is divided into two courses, and the first course into two parts. In the first part of the first course, the elementary principles of music are explained and inculcated; the construction and practice of a scale—the shapes, names, and places of notes, time, &c., are rendered clear and comprehensible, because placed in their proper order, and become interesting both on this account, and because the explanation of them is immediately followed by their application. A series of exercises for the practice of intervals, completes the first course; and these exercises are interspersed with songs which have a direct relation to a particular interval, and which thus serve as graduated applications of the skill acquired. The second part of the first course is an amplification of the first, beginning with an explanation of the various scales used in music, and containing also a second series of studies of intervals. The second course goes a third time over the same ground, encountering greater difficulties, and embracing a still wider range of music.' It must be added, that M. Wilhelm's system has necessarily undergone modifications, not only as to nomenclature, but also arrangement, &c., and that additions have been made to its exercises, so as to suit our English wants. This has been judiciously done by Mr. Hullah, by whom the school is to be directed, and who, besides having studied the theory of the subject, comes to his task with a year's practical

experience, having for that period conducted the musical exercises of the normal school at Battersea, where a class of from thirty to forty boys has made satisfactory progress in the elements of part-singing. Of this undertaking we have forborne to speak till we could testify, not only to the progress made by the pupils, but to the continuous pleasure taken by them in the act of study—a matter never to be lost sight of, when the instruction of masses in what is, at best, but destined for their amusement, is the desideratum.

Ere this method, however, can be brought into full operation, a number of efficient teachers must, of course, be trained; and for this object a school for the instruction of the schoolmasters of day-schools and Sunday-schools in vocal music was opened on the 1st day of February, in Exeter Hall. 'The classes will consist entirely of persons engaged in elementary education, either in day-schools, Sunday-schools, or evening-schools; and the course of lessons will be so arranged, as not only to impart to the masters who compose the classes such a knowledge of the theory of music as is necessary for the art of singing, but especially to enable them to turn their acquirements to account by teaching on the week-days whatever they may have been taught themselves, or by enabling them to conduct with greater skill the sacred music of the Sunday-school or public worship.' While we add, that the terms of admission are so small as to raise this establishment only one degree in expense above those gratuitously opened by the continental governments, we cannot but wish that ours were able, not almost, but altogether, to follow out their example, and afford free entrance. But those days, we hope, are to come; and in the meantime a step, fraught with progress, is made."

EARLY DISCOVERY OF THE POWERS OF STEAM.

Miss Costello, in a late work, transcribes the following interesting letter, written by Marion de Lorme from Paris, February, 1641:—"I, according to your express desire, am doing the honours of Paris to your English lord, the Marquis of Worcester, and I carry him about, or rather he carries me, from curiosity to curiosity, choosing always the most grave and serious, speaking very little, listening with extreme attention, and fixing on those whom he interrogates two large blue eyes, which seem to pierce to the very centre of their thoughts. He is remarkable for never being satisfied with any explanations which are given him, and he never sees things in the light in which they are shown him. You may judge of this by a visit we made together to Bicêtre, where he imagined he had discovered a genius in a madman. If this madman had not been actually raving, I verily believe your marquis would have intreated his liberty, and have carried him off to London, in order to hear his extravagances, from morning till night, at his ease. We were crossing the court of the madhouse, and I, more dead than alive with fright, kept close to my companion's side, when a frightful face appeared behind some immense bars, and a hoarse voice exclaimed, 'I am not mad! I am not mad! I have made a discovery which would enrich the country that adopted it.' 'What has he discovered?' I asked of our guide. 'Oh!' he answered, shrugging his shoulders, 'something trifling enough; you would never guess it; it is the use of the steam of boiling water.' I began to laugh. 'This man,' continued the keeper, 'is named Solomon de Caus; he came from Normandy, four years ago, to present to the king a statement of the wonderful effects that might be produced from his invention. To listen to him, you would imagine that with steam you could navigate ships, move carriages—in fact, there is no end to the miracles, which, he insists on it, could be performed. The cardinal sent the madman away without listening to him. Solomon de Caus, far from being discouraged, followed the cardinal wherever he went, with the most determined perseverance, who, tired of finding him for ever in his path, and annoyed to death with his folly, ordered him to be shut up in Bicêtre, where he has now been three years and a half, and where, as you hear, he calls out to every visitor that he is not mad, but that he has made a valuable discovery. He has even written a book on the subject, which I have here.' Lord Worcester, who had listened to this account with much interest, after reflecting a time, asked for the book, of which, after having read several pages, he said, 'This man is not mad. In my country, instead of shutting him up, he would have been rewarded. Take me to him, for I should like to ask him some questions.' He was accordingly conducted to his cell, but after a time he came back sad and thoughtful. 'He is indeed mad now,' said he; 'misfortune and captivity have alienated his reason, but it is you who have to answer to his madness; when you cast him into that cell, you confined the greatest genius of his age.' After this we went away, and since that time he has done nothing but talk of Solomon de Caus."

THE TERRITORY OF MIND.

I am not a landlord, but I have a territory, one not entirely in the realms of fancy. I have a territory which I have consecrated in my heart, and peopled beyond the reach of fortune and fate; there I meet with all that is manly and intrepid; there are the lovers of liberty, whose necks never bowed down beneath the yoke of oppression; there I meet scenes the very conception of which exalts the lowliest to the highest grade; there I have found sometimes a claim, if not to the applause, at least to the affection and respect of my fellow-countrymen.—*Professor Wilson.*

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